

ABSTRACT

A portable memory medium with memory means, *e.g.*, a magnetic strip or integrated circuit, for storing personal data and a language identifier that identifies a preferred language of an owner of the portable memory medium.

- 5 For example, an automated teller machine (ATM) card includes a language identifier that indicates a preferred language in which the ATM card owner desires to have an ATM machine present a user interface in the preferred language. When the ATM card is inserted into the ATM machine, the ATM machine reads the language identifier from the ATM card, identifies a preferred
- 10 language associated with the language identifier, and presents a user interface in the preferred language. A secondary language identifier may also be used in the event that the original language identifier is not recognized.